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As-Salaamu Alaykum wa Rahmatullahi wa Barakatuh. (May the peace, mercy, and blessings of Allah be upon you)

2008 was a special year. As we commemorated our 15th year of service to humanity, our partners, donors and volunteers celebrated with us by working harder than ever to expand our programs around the world.

Since our beginning in 1993, Islamic Relief USA's volunteers and donors have stood strong beside us and stayed committed to alleviating poverty for those who need it most

By the blessings of Allah, it is this commitment that has carried our organization over the last 15 years from a small grassroots organization into one of the most efficient and effective nonprofit humanitarian organizations in the nation.

Donors, partners and volunteers like you are the backbone that keeps our work steady, the pillars that raise our efforts each year, and the hope that fills the hearts of hundreds of thousands of beneficiaries around the world.

Whether responding to emergencies, building sustainable projects, or helping spread awareness and education of our programs, our donors, partners and volunteers perpetually go above and beyond to help us save lives.

Thank You for all that you do! May Allah (God) reward your efforts.

Sincerely,

Abed Ayoub CEO

Islamic Relief USA





From Afghanistan to Indonesia and over 20 countries worldwide, the increase of support for development projects benefitted thousands, including education, housing, income generation, orphan welfare, and water & sanitation.

Your support was the foundation that helped families feel better, live better and be better.



PAVING A PATH OUT OF POVERTY

"Everybody knows Allah is with those that help orphans and widows," an Islamic Relief beneficiary said, thanking Islamic Relief's donors for their contributions that fund livelihood support projects in Afghanistan.

In 2008, U.S. donors gave over \$473,000 in support of Islamic Relief's efforts in Afghanistan to rehabilitate the lives of many impoverished people.

Years of war and instability have orphaned more than 1.5 million children and widowed more than 1.5 million women in Afghanistan. About 90 percent of these widows are illiterate, which has made it difficult for them to attain a job to support them and their orphaned children.

"What's a mother supposed to do when her child won't go to sleep at night because he's crying of hunger?" a widow living in a Kabul camp for internally displaced people (IDP) once inquired of an Islamic Relief field worker.

"How can a mother bear not being able to feed her child?" she asked.

INCOME THROUGH EDUCATION

To help relieve some of the economic hardships on families, Islamic Relief established the Kabul

Integrated Family Development Center (KIFDC), offering education and training to orphans and widows.

In 2008 alone, 180 students graduated from the KIFDC's three-year skills training program. The program taught them valuable skills including reading, writing and computer software.

Eighteen-year-old Amina had been attending the KIFDC for only a year when she told an IR worker that she had gained knowledge and skills that are very valuable for her future.

"When I first started, I didn't even know how to hold a pencil," she remembered. "The teacher physically held my hand and showed me how to write."

Amina has now developed basic reading and writing skills and is optimistic about her future.

"I want every donor to know that without their help we would have had to shut down the center," said the Islamic Relief worker visiting the center, reminding Islamic Relief's donors of their impact. "Every little bit counts and makes a big difference in every child's life."



WATER FOR LIFE

Water is essential for life. Yet nearly one billion people lack access to a source of clean water and almost fifty percent of the developing world's population – 2.5 billion people – lack improved sanitation facilities, according to the most current estimates of the United Nations Children's Fund (UNICEF).

Islamic Relief is striving to ensure greater access to quality water, the provision of sanitation facilities, the promotion of good hygiene practices and the elimination of fatalities (and illnesses) that are the result of waterborne diseases.

In addition to digging wells, building water supply systems, rainwater-harvesting and constructing sanitation facilities, Islamic Relief also provides basic hygiene training and education to thousands of beneficiaries in the world's most impoverished regions.

From the mountains of Kashmir to the deserts of Baluchistan in Pakistan, Islamic Relief implements water and sanitation projects for remote communities that lack access to clean water.

To reverse years of isolation in Baluchistan, Islamic Relief has been working hard to organize desert communities and water suply projects.

In Kharan, Islamic Relief provides water pumps to community members allowing them access to clean water in the vicinity of their villages. Increased access to clean drinking water was provided to 30 villages, benefitting 750 households with a population of approximately 5,000.

In Baluchistan, Islamic Relief installed a Solar Lighting and Water pumping system taking advantage of the blistering heat and strong winds in the region.

"Before the installation of the solar pump we faced problems in accessing clean drinking water. We would fetch water from far flung areas and from open wells. But now we don't have problems in accessing clean drinking water", said Ali Ahmed, an Islamic Relief beneficiary.

Young girls in front of the Indonesia Orphanage which provides educational services to tsunamiaffected youth (IRUSA/Anwar Khan).



AIDING TSUNAMI VICTIMS

In 2008, four years after a destructive tsunami hit the area of Banda Aceh, Islamic Relief USA banded together with volunteers and community members of the Muslim Unity Center, a nonprofit organization in Michigan, to establish a vital social resource for the most vulnerable of the tsunami survivors: the children.

Working with Islamic Relief in 2008, Muslim Unity Center members created a project that resulted in a full-scale housing and education center to assist some of the 70,000 tsunami orphans in Banda Aceh who lost one or both of their parents in the destruction.

Thanks to the support of donor, Islamic Relief built a 9,000 square-foot boarding school and rehabilitation center. To this day, the center provides livelihood support, mental and physical health care, housing

for boys and girls, classrooms for learning and social skills training, recreational areas, a library, and computer labs.

Without the dedication from volunteers and donors working with the Muslim Unity Center, this project would not have happened. Donors from the Muslim Unity Center gave over \$300,000 towards building and establishing the facility.

Every penny was used towards construction and development.

With education being the key to the future, the facility-dreamt, planned, and built by donors and volunteers- has paved a path for tens of thousands of children out of poverty.

A boy smiles after he was given new books through his sponsor participating in the One-to-One Orphan Sponsorship program (IR Kenya).

DRIVEN TO HELP

Inspired by the statement of the Prophet Muhammad (peace be upon him), "I and the caretaker of an orphan will enter Paradise like this (putting his index and middle fingers together)," college campus youth and Muslim student groups from across the nation joined forces to raise sponsorships for over 1,000 orphans in 2008.

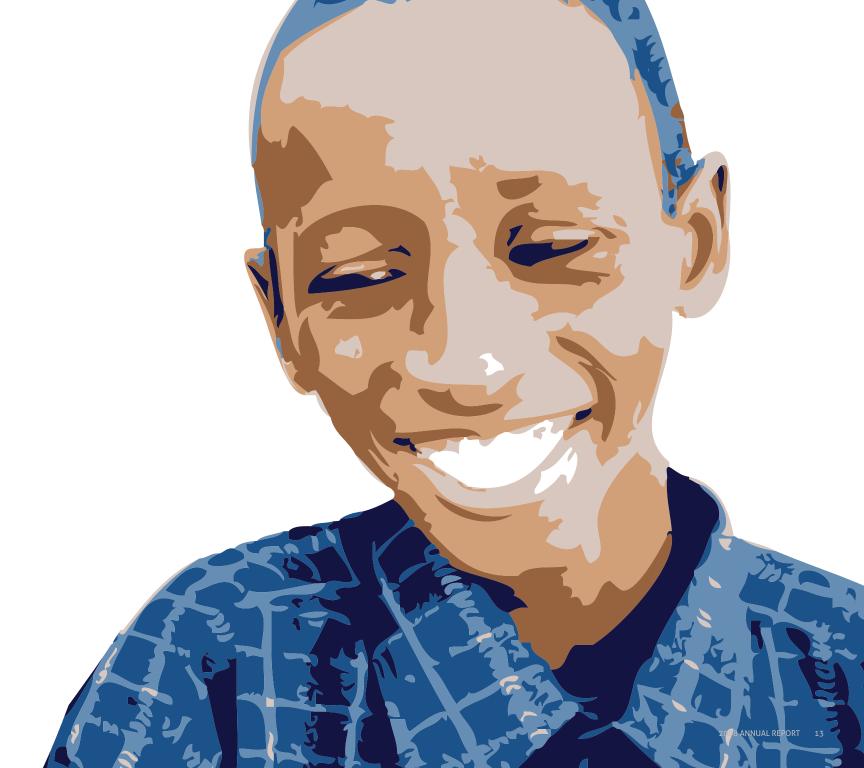
"Give a Portion, Save an Orphan!" was the shout heard across campuses, mosques and community centers to make a difference in a child's life and sponsor an orphan through Islamic Relief's One-to-One Orphan Sponsorship Program.

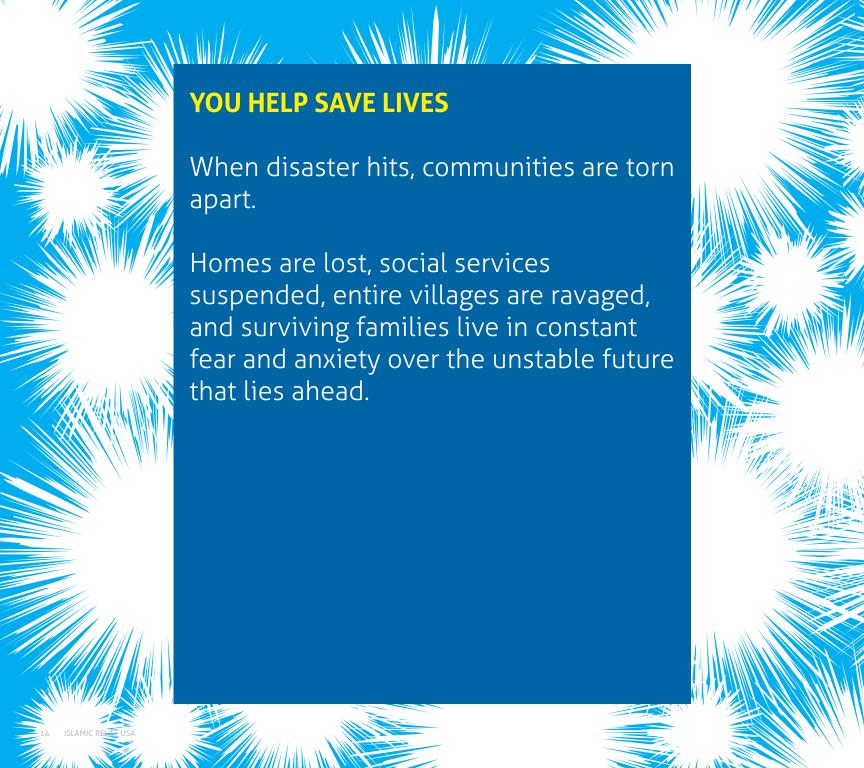
Islamic Relief USA sent participants a starter kit, containing registration information and easy tools for acquiring sponsorships. The volunteers then set out on what became an energized and passionate quest for helping others.

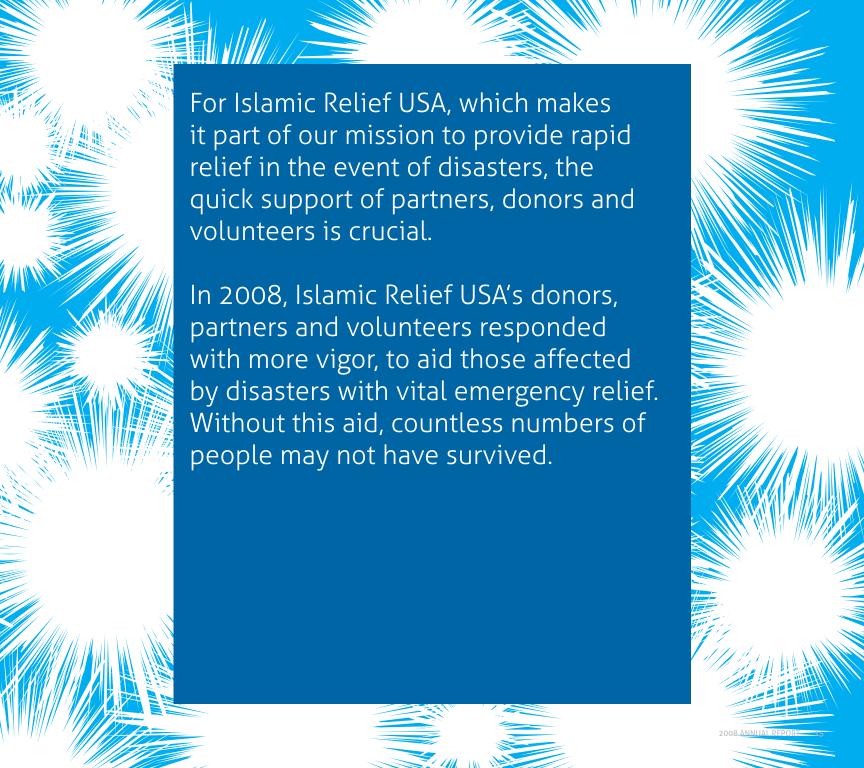
"I want to help my fellow Americans experience how good it feels to help others and that each individual can and does make a difference," said Nazia Ahmed, Volunteer Coordinator of Islamic Relief USA. "I am addicted to helping others and hope to continue working on volunteer-driven projects to help those in need in my own backyard, around the nation, and throughout the world."

One-to-One Orphan Sponsorships provide sponsored children with healthcare, education and financial support, helping to alleviate the burden of poverty.

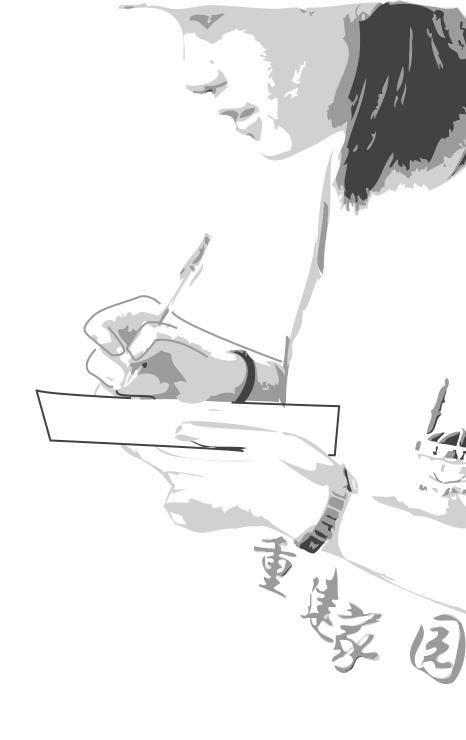
Volunteers' commitment and hard work in 2008 resulted in 1,207 new orphan sponsorships, the largest portion of which came from the 'Irvine Halaqa Crew' from Southern California, who collected over 200 sponsorships! In second place was a Muslim Student Association from Tyler, Texas with 151 sponsorships.

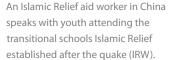












DISASTER IN CHINA

While millions anticipated the excitement of the 2008 Summer Olympics in Beijing, a 7.8 midday earthquake rocked China on May 12, affecting over 10 million people across the country. 200,000 were injured, 69,000 were confirmed dead, and another 18.600 left unaccounted for.

It was the most destructive quake to hit China in over 30 years, demolishing schools, buildings, water towers, homes, and communication systems. Thousands of people, including many schoolchildren, were buried under mountains of rubble.

Heavy rains, numerous aftershocks and widespread landslides hampered search and rescue efforts, so focus was placed on relief for the hundreds of thousands in need.

Islamic Relief, in conjunction with the China Foundation for Poverty Alleviation (CFPA) and the Gansu Association for NGO International Economic and Technical Cooperation (GANGO), provided essential food, water and medical care to affected families in the Gansu province, where over 200,000 people were displaced and another 5,000 were injured.

These efforts would not have been possible without the outpour of support from donors and partners immediately following the launch of the emergency campaign.

It is your support that helped save lives and ease the hardship of hundreds of earthquake victims in China.





A RAVAGED REGION

When Cyclone Nargis struck Myanmar in May 2008, it was declared the worst storm to hit the country in more than two decades. Nargis destroyed roads, power lines, and nearly 95 percent of shelters in some villages.

About 2.5 million people were affected, 77,000 were confirmed dead and tens of thousands were left exposed to infectious diseases.

Extensive road damage, severe flooding and government restrictions left many areas of Myanmar inaccessible. But this did not stop Islamic Relief's donors and partners from responding.

When Islamic Relief launched a \$6 million emergency appeal for cyclone-affected families, Islamic Relief USA donors responded quickly, enabling IR to provide emergency food supplies to affected communities in the Yangon Province.

In addition, a two-year work plan was developed with local partners to continue projects in the area that benefit 300,000 people.



ALLEVIATING GAZA'S SUFFERING

By the end of 2007, ongoing conflict prompted the international community to stop much of its funding to the Gaza Strip, causing severe shortages in food, medicine and other essential items, and halting many existing humanitarian projects.

As Gaza's industry collapsed, businesses were unable to transport goods and heightened travel restrictions boosted the unemployment rate to 80 percent.

An economic blockade severely limited medical deliveries into Gaza, leaving hundreds of patients desperate and waiting indefinitely for treatment outside the region.

The situation dramatically escalated on January 20, 2008 when Gaza's only power plant was forced to close due to fuel shipments being blocked.

The closure of the plant, which accounted for nearly 30 percent of the population's daily needs, left 1.5 million Gazans in dire need.

Immediately after Islamic Relief launched a \$10 million emergency appeal to help the people of Gaza, U.S. donors responded. Thanks to their rapid response, immediate assistance was offered to affected Gazans in the form of food packages, healthcare, clean water, and emergency shelter.

Islamic Relief assisted 500,000 Gaza residents including children, hospital patients, farmers, impoverished families, and families affected by conflict.

Over 60,000 food packages were given to conflict-affected families, powdered milk was distributed to malnourished children and about 300 urgent medical drugs and disposable items were provided to hospitals.

During the blockade, Al-Shifa hospital was receiving around 50 cases a day of women due to give birth but there was a severe shortage of beds, the rooms were dirty, and many of the machines were not working. Many women died during child birth due to the lack of proper facilities.

Islamic Relief provided Al-Shifa hospital with new equipments, medicines, beds, and helped repair broken ares of the hospital.

"Since Islamic Relief began work at Al-Shifa, it has better equipment such as sterilizers, the number of beds has increased, there are new sheets and the whole place is cleaner and brighter," said Feza Shreen, a nurse at Al-Shifa. "All these things help us medical staff to improve our performance, to provide better care to pregnant women and to save more lives."



An Islamic Relief staff member in Pakistan takes needs assessments from earthquake-affected people in Kuch, Ziarat (IR Pakistan).

EASING FEARS IN BALUCHISTAN

A late October quake that was followed by hundreds of aftershocks did much more than destroy cities in Baluchistan in 2008: it traumatized children and families to the point where they were scared to be indoors.

More than 21,000 people were left homeless by the quakes, over 300 people died, and hundreds more were injured.

Severe damage to homes and fear of aftershocks left families sleeping outside in sub-freezing temperatures with little to no warm beddings or shelter. The cold weather increased the rate of illnesses, especially among children.

Limited medical resources and damage to local hospitals aggravated the situation further.

Having gone through such a traumatic event, the survivors of the earthquake were also in dire need of psychosocial support to help them overcome the horror of what they had experienced.

Fueled by the quick response from donors in the United States, Islamic Relief was able to help over 300 earthquake-affected families with blankets, food packages, kitchen utensils, and other necessities.

This seemingly simple support helped relieve family fears and allowed them to focus on the future.

Anwar, a Baluchistan native and beneficiary of Islamic Relief's emergency support said: "With this help sent by Allah in the shape of Islamic Relief I know that I have enough food for two weeks, so I am able to concentrate on finding somewhere safe for my remaining family members to stay and also some way to make a living."

"I thank Islamic Relief for the immediate help they provided to the survivors in our village – they have shared our sorrows and grief. By coming to our assistance so quickly they were able to support us and help us recover from our trauma," he added.





FIGHTING HUNGER IN AFRICA

Every five seconds, a child under the age of 10 dies from hunger or a malnutrition-related disease.

Globally, the number of people suffering from hunger has increased every year since 1996, reaching an estimated 923 million people in 2007.

In 2008, a hunger crisis affected 37 countries around the world, 21 of which were in Africa alone.

"Many people still have not been able to build up their food stocks or livestock after the 2006 drought that decimated herds, so this latest drought could be extremely damaging," Haniya Dar, Islamic Relief's Regional Program Officer for East Africa, said in reference to the food crisis.

Thanks to our donors, Islamic Relief stepped in to help some of the worst-affected areas in Ethiopia, Kenya and Somalia.

Too often are everyday essentials like food and water taken for granted, but thanks to the efforts of our donors, partners and volunteers, Islamic Relief was able to provide food-vulnerable communities with clean drinking water, nutrition, community health education, and health screenings.



FLASH FLOODS NET DISASTER

In 2008, a late-October tropical storm led to Yemen's worst natural disaster in over a decade.

An estimated 650,000 people were affected and entire governorates were declared disaster zones as the flooding destroyed or badly damaged over 3,000 homes, and nearly 200 schools.

Approximately 25,000 Yemenis were left without shelter.

Yemen's poorest people watched the storms wreak havoc in their towns and villages, as their livelihoods and homes were destroyed.

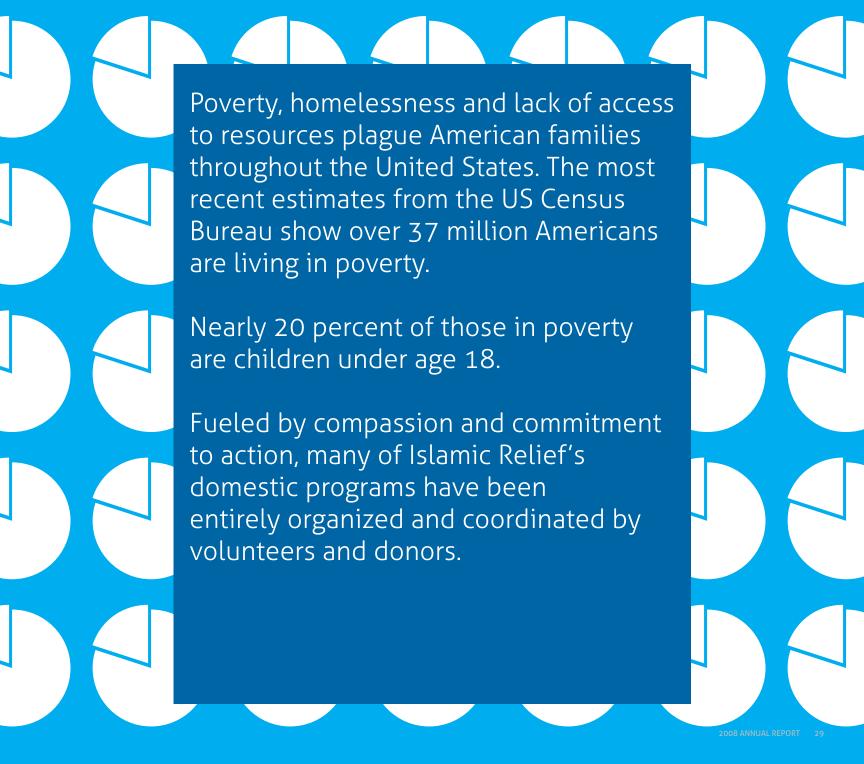
Islamic Relief led a team of Non-governmental organizations in needs-assesment efforts and responded urgently, thanks to the support of our donors.

Targeting the areas of most need, Islamic Relief distributed vital emergency aid items to 3,500 households, including food packages, kitchen sets, blankets, and mattresses.



YOU HELP AT HOME

Though many international communities are in need of humanitarian help, it doesn't mean we forget about those struggling for survival in the United States. Neither do our partners, donors or volunteers.





A volunteer in Boston preps tables for the Day of Dignity distributions (IRUSA/volunteer).

A DAY OF DIGNITY

On any given night in America, anywhere from 700,000 to 2 million people are homeless.

Their suffering is often overlooked, but last Ramadan, Islamic Relief USA's donors and volunteers reached out and lent a hand to homeless and underserved people around the nation.

While many maintained their day-long Ramadan fasts, hundreds of Islamic Relief USA volunteers worked to provide food, hygiene items and a variety of services to an estimated 20,000 homeless and impoverished Americans in 19 different locations across the United States.

"They're angels," Sheila Stratman, a Phoenix native who was very thankful for the help, told the Arizona Republic. "This means a lot considering we don't have a lot to begin with."

In addition to a hot meal, and warm greetings at every station, Stratman was provided with shampoo, soap, deodorant, lotion, a hat, undergarments, a fan, and a pair of sunglasses—commodities many take for granted, but not our donors.

Islamic Relief dubbed the event the 'Day of Dignity' for the respect and compassion organizers hoped to honor the beneficiaries with.

"Needy people get treated poorly by the system. If they don't look destitute, they don't get service," said Islamic Relief's former Domestic Project Manager Clareen Menzies, justifying the need for the effort.

"We do not question people... we feed them and give them the things that they need," she explained. "The Day of Dignity gives people one day that they are treated well, whereas they are treated poorly the other 364 days of the year."

Thanks to the generosity of our donors and the hard work of the project coordinators and volunteers, not a single beneficiary was turned away, despite long lines and sometimes turbulent weather.

YOU HELP US REACH NEW PEOPLE

To better the lives of people around the world, a global effort must be made.

Thanks to support from dedicated donors, partners and volunteers, Islamic Relief USA's reach greatly increased in 2008.

From the opening of a new headquarters in Alexandria, VA, to the opening of a new field office in India, and the beginning of a new partnership with InterAction, our supporters played a huge role in helping Islamic Relief increase it's reach, project scope and advocacy for alleviating poverty around the world.





Beneficiaries in India check off their names to receive aid from Islamic Relief workers (IR India).

A FRESH START

India accounts for 40 percent of the world's poor.

The support of our donors and volunteers allowed Islamic Relief to establish a permanent field office in New Delhi, which opened on June 3, 2008 and formally registered under the Indian Companies Registration Act of 1956 as a nonprofit organization.

Working through local partners, Islamic Relief has been implementing projects in India for over a decade, including emergency relief and development programs.

With a field office and dedicated staff, Islamic Relief can now expand the scope of its work and be more

closely involved with projects. We can also respond more rapidly, assist more beneficiaries, and provide more relevant aid.

Assistance from donors, local partners and volunteers over the years has allowed Islamic Relief to sponsor over 1,000 orphans, feed tens of thousands of people, aid those left affected by disasters, and educate communities through vocational training programs in India.

Our donors' contributions to the new field office and continued support has provided hope for some of the poorest and worst-affected parts of India.



UNITED IN ACTION

In September 2008, Islamic Relief USA joined InterAction, the largest U.S.-based coalition of international nongovernmental organizations dedicated to serving the world's poorest.

"InterAction is a means through which Islamic Relief USA can amplify itself through a collective voice towards collaborative action and show others who are less familiar with us the good work we have done and continue to do everyday," said Christina Tobias-Nahi, Islamic Relief USA's Director of Public Affairs.

Currently, there are over 175 member organizations in InterAction, collectively working in almost every part of the world.

The new membership will allow Islamic Relief USA to coordinate with other organizations that share similar philosophies and work towards the common mission of helping the world's poor.



For those living in poverty, the celebratory times of Ramadan and Eid are struggles just like any other day. Families cannot afford gifts, food is too scarce to share, and children go without games and laughter.

Thanks to generous donors, partners and volunteers, Islamic Relief is able to carry the joy of these seasons direct from our supporters in the U.S. to vulnerable families around the world.



These donations provided countless numbers of people with food packages and Eid gifts, helping alleviate the burden of poverty, bringing smiles to countless peoples' faces.

A SEASON OF SPIRITUAL GIVING

Forty-nine-year-old Amena Abu Baid, a beneficiary of Islamic Relief's Ramadan distributions in 2008, lives in Gaza City with her 13 children.

Amena makes \$2 a day by selling plants on the street, but she says it is not enough to sustain her family. Her husband is unable to find work, leaving the family entirely dependent on aid.

"We have no money for the future. The little money we had in the past was spent in the past emergencies. Now, we will die if the crisis intensifies," Amena told an Islamic Relief worker.

Amena and her family are fortunate to enjoy one meal a day and meat maybe once a month, but it wasn't always this way for them.

"Before the crisis, we used to eat everything we want. The children were not deprived. We ate chicken every week and other types of food. Now it's the same types all the time." A few years ago, Islamic Relief teams visited Amena's family and took a needs assessment. Later, a gracious Islamic Relief donor sponsored Amena's family through the Family Sponsorship Program, providing the family with necessities throughout the year. In addition, the family now benefits from seasonal distributions such as Ramadan food packages and gifts for Eid.

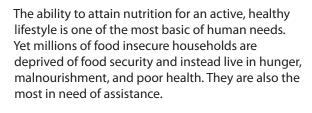
"Eid is a lovely occasion. My children spend it in the street and play with others. Most of the kids spend the Eid with their old clothes. Last year, Islamic Relief gave us some new clothes. I hope this year too," said Amena.

"I thank all the supporters and I call upon them to keep their support to help us survive and to think of the children and their future. I also call them to sponsor my family and other poor families because our situation here is the worst."





FULFILLING A BASIC NEED



The United Nations estimates there are 840 million undernourished people in the world. In the United States, 36.2 million people live in food insecure households, according to the latest figures of the U.S. Department of Agriculture (USDA).

In 2008, Islamic Relief USA's donors contributed over \$1.4 million in support for Udhiyah/Qurbani meat distributions to underserved families throughout the globe.

Working closely with local organizations dedicated to serving the community, Islamic Relief distributed over 64,000 pounds of meat in California and Michigan.

"Without our volunteers this wouldn't have been possible," said Islamic Relief USA aid worker Homayoun Jamali. "May God bless them."

Thanks to our donors worldwide, Islamic Relief distributed \$4 million worth of meat packages on behalf of our donors in countries across Africa, Asia, Europe, and the Middle East, benefitting more than 2.2 million people.



FINANCIAL STATEMENTS



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REPORT OF INDEPENDENT AUDITORS

Board of Directors Islamic Relief USA

We have audited the accompanying statement of financial position of Islamic Relief USA ("IRUSA"), a nonprofit organization, as of December 31, 2008, and the related statements of activities, cash flows, and functional expenses for the year then ended. These financial statements are the responsibility of IRUSA's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of IRUSA as of December 31, 2008, and the changes in its net assets and its cash flows for the year then ended in conformity with auditing standards generally accepted in the United States of America.

Pasadena, California November 25, 2009

Ouzade à Company

STATEMENT OF FINANCIAL POSITION

DECEMBER 31, 2008

ASSETS

Cash and cash equivalents \$12,530,185 Investments \$102,065 Accounts receivable \$880,867 Other assets \$133,470

Land, building and equipment, net of

accumulated depreciation of \$385,358 \$4,147,759

Total Assets \$17,794,346

LIABILITIES & NET ASSETS

Liabilities

Accounts payable \$4,174,653 Accrued expenses \$679,829 **Total Liabilities** \$4,854,482

Net Assets

Unrestricted \$6,453,587 Temporarily Restricted \$6,486,277 **Total Net Assets** \$12,939,864

Total Liabilities and Net Assets \$17,794,346

STATEMENT OF ACTIVITIES

DECEMBER 31, 2008

	Unrestricted	Temporarily Restricted	Total
SUPPORT			
Contributions	\$8,277,905	\$15,712,818	\$23,990,723
Fundraising income	\$138,157	-	\$138,157
In-kind contributions	\$51,904,675	-	\$51,904,675
Total Support	\$60,320,737	\$15,712,818	\$76,033,555
REVENUE			
Interest and dividends	\$1,292	-	\$1,292
Unrealized gain/(loss) on investments	(\$52,133)	-	(\$52,133)
Other income	\$1,974	-	\$1,974
Total Revenue	(\$48,867)	-	(\$48,867)
Total support and revenue	\$60,271,870	\$15,712,818	\$75,984,688
Net assets released from restrictions	\$14,843,496	(\$14,843,496)	-
Total Support and Revenue After Net			
Assets Released From Restrictions	\$75,115,366	\$869,322	\$75,984,688
EXPENSES			
Programs	\$67,577,052	-	\$67,577,052
Management and general	\$2,517,195	-	\$2,517,195
Fundraising	\$3,403,839	-	\$3,403,839
Total expenses	\$73,498,086	-	\$73,498,086
CHANGE IN NET ASSETS	\$1,617,280	\$869,322	\$2,486,602
Net assets, beginning of year	\$4,836,307	\$5,616,955	\$10,453,262
Net assets, end of year	\$6,453,587	\$6,486,277	\$12,939,864

STATEMENT OF CASH FLOWS

DECEMBER 31, 2008

CASH FLOWS FROM OPERATING ACTIVITIES

Change in net assets \$2,486,602

Adjustments to reconcile change in net assets to net cash provided by operating activities:

Depreciation and amortization \$106,753

Net unrealized and realized (gain)/loss on investments \$52,133

(Increase) in assets:

Accounts receivable (\$204,025) Other assets (\$37,245)

Increase in liabilities:

Accounts payable \$3,361,369 Accrued expenses \$239,182 Net cash provided by operating activities \$6,004,769

CASH FLOWS FROM INVESTING ACTIVITIES

Acquisition of fixed assets (\$4,017,245) Purchase of investments (\$14,366) Net cash used in investing activities (\$4,031,611)

NET INCREASE IN CASH AND CASH EQUIVALENTS \$1,973,158

CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR \$10,557,027

CASH AND CASH EQUIVALENTS, END OF YEAR \$12,530,185 The Holy Qur'an teaches that to save just one life is like to save all of humanity. Whether it has been through donations, partnerships, or physical service, our volunteers, donors and partners have saved lives. And together, we can continue our efforts to save many more.

May God reward your efforts.

